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Sir:

Transmitted herewith for filing
 under 37 C.F.R. §1.53(b) is the
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 patent application for:

Title: METHOD AND APPARATUS FOR
 FINGERPRINT AUTHENTICATION DURING
 ON-LINE TRANSACTIONS

First Named Inventor or
 Application Identifier:
 MARC DAVID ABRAHAMS

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- (x) 18 pages of the specification (including claims) are enclosed.
- (x) 1 page Abstract
- (x) 1 page Cover sheet
- (x) 6 sheet(s) of drawings (Figures 1-6) are enclosed. () Formal
 (x) Informal
- (x) An executed Oath or Declaration and Power of Attorney naming the
 actual inventor is enclosed.
- () The names of persons believed to be the actual inventors are set forth
 in the enclosed unexecuted Oath or Declaration and Power of Attorney
 (§1.41(a) and §1.53(b)).
- (x) An Assignment(s) of the invention to Sony Corporation, and cover sheet
 are enclosed.
- (x) A check in the amount of \$40.00 to cover the fee for recording the
 assignment(s) is enclosed.
- (x) An Information Disclosure Statement is enclosed.
- (x) A Form PTO-1449 is enclosed.

- (x) 4 References (copies) listed on the Form PTO-1449 are enclosed.
- (x) A Return Receipt Postcard is enclosed (MPEP §503).
- () A MicroFiche Computer Program (Appendix) is enclosed.
- () A Nucleotide and/or Amino Acid Sequence Submission is enclosed.
- () A Computer Readable Copy is enclosed.
- () A Paper Copy (Identical to Computer Copy) is enclosed.
- () A Statement Verifying Identity of above Copies is enclosed.
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Fee Calculation For Claims As Filed

(a) Basic Fee		\$ 690.00
(b) Independent Claims	<u>3</u> - 3 = <u>0</u>	x \$ 78.00 = \$ <u>0</u>
(c) Total Claims	<u>21</u> - 20 = <u>1</u>	x \$ 18.00 = \$ <u>18</u>
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Attorney Docket No. 66181
Patent Application Transmittal
Page 3

(X) Address all future communications to Customer Number 22242.



FITCH, EVEN, TABIN & FLANNERY
Suite 1600
120 South LaSalle Street
Chicago, Illinois 60603-3406
Telephone: (312) 577-7000
Facsimile: (312) 577-7007

May 19, 2000

(Date)

Richard E. Wawrzyniak
Registration No. 36,048

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METHOD AND APPARATUS FOR FINGERPRINT AUTHENTICATION DURING ON-LINE TRANSACTIONS

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Mr. M. White
(Signature of person mailing)

**METHOD AND APPARATUS FOR FINGERPRINT
AUTHENTICATION DURING ON-LINE TRANSACTIONS**

5 **BACKGROUND OF THE INVENTION**

1. Field of the Invention

 The present invention relates generally to
authentication during on-line transactions, and more
specifically to the use of fingerprints for
10 authenticating on-line transactions.

2. Discussion of the Related Art

 Security has long been an important issue in
the design of computer systems and communication
15 networks. The recent increase in the popularity of the
Internet has created even greater demand for more secure
methods of conducting financial and other business
transactions over the Internet. The present rate of
growth of so-called electronic commerce ("e-commerce") is
20 astounding, and the number of different ways to commit
fraud and theft during e-commerce transactions is nearly
equally astounding.

 One conventional method for authentication
during e-commerce transactions is the use of a username
25 and password. This method, however, suffers from the
disadvantages that passwords can be forgotten, lost,
stolen, and/or easily used by unauthorized people.
Passwords are simply not a reliable means of
identification.

30 Thus, there is a need for a reliable and secure
method of authentication during on-line transactions
which overcomes these and other disadvantages.

SUMMARY OF THE INVENTION

35 The present invention advantageously addresses
the needs above as well as other needs by providing a

method of on-line authentication. The method includes the steps of: receiving through a computer network a communication indicating that authentication is needed; obtaining a first number that indicates how many
5 fingerprints will be requested for authentication; randomly selecting which fingerprints will be requested; sending through the computer network one or more requests for entry of the randomly selected fingerprints; receiving fingerprint data through the computer network
10 in response to the one or more requests for entry of the randomly selected fingerprints; and comparing the received fingerprint data to fingerprint data stored in a database.

The present invention also provides a method of
15 setting up on-line authentication. The method includes the steps of: sending through the computer network a request for a total number that indicates how many fingerprints to hold for authentication; receiving through the computer network the requested total number;
20 sending through the computer network one or more requests for entry of fingerprints; receiving fingerprint data through the computer network in response to the one or more requests for entry of fingerprints; assigning a number to each entered fingerprint that is consistent
25 with a number intended by a user who entered the fingerprints; and storing the received fingerprint data and assigned numbers in a database.

The present invention also provides a system for providing on-line authentication. The system
30 includes a database configured to store fingerprint data and user set-up data, a communication device configured to provide a connection to a computer network, and a processor and a memory. The processor and the memory are configured to receive through the computer network a
35 communication indicating that authentication is needed, obtain a first number that indicates how many fingerprints will be requested for authentication,

randomly select which fingerprints will be requested,
send through the computer network one or more requests
for entry of the randomly selected fingerprints, receive
fingerprint data through the computer network in response
5 to the one or more requests for entry of the randomly
selected fingerprints, and compare the received
fingerprint data to fingerprint data stored in the
database.

A better understanding of the features and
10 advantages of the present invention will be obtained by
reference to the following detailed description of the
invention and accompanying drawings which set forth an
illustrative embodiment in which the principles of the
invention are utilized.

15 BRIEF DESCRIPTION OF THE DRAWINGS

The above and other aspects, features and
advantages of the present invention will be more apparent
from the following more particular description thereof
20 presented in conjunction with the following drawings
herein;

FIG. 1 is a schematic diagram illustrating a
system that incorporates a method in accordance with one
embodiment of the present invention;

25 FIG. 2 is a flow diagram illustrating a set-up
process in accordance with one embodiment of the present
invention;

FIG. 3 is a table illustrating several example
fingerprint numbering schemes that may be used in the
30 set-up process shown in FIG. 2;

FIG. 4 is a flow diagram illustrating an
authentication process in accordance with one embodiment
of the present invention;

FIG. 5 is a flow diagram illustrating a
35 fingerprint authentication process in accordance with one
embodiment of the present invention; and

FIG. 6 is a block diagram illustrating an

exemplary architecture for the server shown in FIG. 1.

Corresponding reference characters indicate corresponding components throughout several views of the drawing.

5

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

The following description is not to be taken in a limiting sense, but is made for the purpose of describing the general principles of the invention. The scope of the invention should be determined with reference to the claims.

Referring to FIG. 1, there is illustrated a system 100 that incorporates a method of on-line authentication in accordance with an embodiment of the present invention. The method used by the system 100 uses fingerprint technology for authentication during on-line transactions, such as e-commerce transactions. By using fingerprints, the method provides much greater security than does conventional username and password authentication methods.

The system 100 includes a computer network 102, which by way of example, may comprise the popular networks known as the Internet and/or the World Wide Web. A server 104 having a database 106 may be used to host an e-commerce web site in the network 102. The database 106 may be used to maintain the database of fingerprints along with users' membership information. Users may access the web site to perform e-commerce transactions by using any of several types of client computers. By way of example, such client computers may include, but are not limited to, a desktop personal computer (PC) 108, a notebook computer 110, or a hand-held device 112, such as a personal digital assistance (PDA) or a wireless telephone. By way of example, the notebook computer 110 may comprise one of Sony Corporation's popular VAIO™ line of computers.

In the illustrated embodiment, the desktop PC

108 and the notebook computer 110 access the network 102 by means of wired connections 114, 116, respectively, and the hand-held device 112 accesses the network 102 by means of wireless communications 118. It should be well understood, however, that any of the client computers 108, 110, 112 may access the network 102 by means of wired connections or by means of wireless communications.

Client computers that are to be used in accordance with the present invention preferably include, or are connected to, a fingerprint reader. Fingerprint recognition technology is currently available. For example, fingerprint readers and fingerprint recognition software is available from Sony Corporation of Japan. In the illustrated example, the desktop PC 108 is connected to an external fingerprint reader 120 that includes a print pad 122. The notebook computer 110 includes a built-in (or internal) fingerprint reader 124 that includes a print pad 126. The hand-held device 112 also includes a built-in fingerprint reader 128 that includes a print pad 130. It should be understood that different configurations of fingerprint readers, e.g., external, built-in, etc., may be used with any type of client computer in accordance with the present invention. Fingerprint readers may be included on peripheral and other non-PC devices.

In accordance with one embodiment of the present invention, when a user performs an Internet transaction, he or she will normally have to present one or more fingerprints for authentication. The user provides the fingerprints by placing the appropriate finger on the print pad 122, 126 or 130 of the fingerprint reader 120, 124 or 128 associated with the client computer 108, 110 or 112 that the user is using. The transaction server 104 initiates the request for the user to present the fingerprint(s). The user preferably will need to respond with the correct fingerprint within an allotted time or the transaction fails.

After the user enters the requested fingerprints, the fingerprints are sent through the network 102 and are received by the server 104. The server 104 compares the received fingerprints to fingerprints that are stored in the database 106. If all of the fingerprints match, the user is authenticated. If any of the fingerprints do not match, the user is not authenticated.

The user's fingerprints are stored in the database 106 during an initial set-up or configuration process. During this process the user can designate the total number N_T of fingerprints to keep on file. The user can also designate the number N_A of fingerprints that are to be requested for each authentication.

Referring to FIG. 2, there is illustrated an exemplary set-up process 200 in accordance with an embodiment of the present invention. For the remainder of the discussion herein, it is assumed that the user enters data into a client computer, such as one of the client computers 108, 110 or 112, that communicates with a server, such as the server 104, through a computer network, such as the network 102 (which may comprise the Internet).

In step 202 the user initiates the set-up process. The user may do this by interacting with a web site hosted by the server 104. In step 204, the server 104 requests the total number N_T of fingerprints to hold for authentication. The user responds with a number in step 206. The server 104 sets this number equal to both N_T and N_T' . The number N_T will typically be between 0 and 10 to correspond to the user's 10 fingers, but as will be discussed below it could be a greater number.

In step 208, the server 104 enters into a loop to request entry of all of the fingerprints the user wants to have on file. Specifically, a fingerprint counter variable X is set equal to 1 in step 208. In step 210, the server 104 checks whether N_T' is equal to 0.

If not, in step 212 the server 104 request entry of the fingerprint that the user wants designated as fingerprint F_x . In step 214, the user enters this fingerprint by placing his or her finger on the fingerprint pad of the client computer. In step 216, N_T' is reduced by 1, and X is increased by 1. The loop continues to allow the user to enter all of the fingerprints N_T that he or she designated in step 206. The loop is complete when N_T' is equal to 0.

By way of example, if the user wants to place a total of only five of his or her fingerprints on file in the database 106, he or she can designate $N_T=5$ in step 206. Then in step 214 the user designates which of his or her fingerprints correspond to the fingerprint numbers F_1, F_2, F_3, F_4, F_5 . This allows the transaction server 104 to request any fingerprint randomly from fingerprints F_1, F_2, F_3, F_4, F_5 , which reduces the likelihood of fraud because it is preferred that only the user know which specific fingerprints correspond to fingerprints F_1, F_2, F_3, F_4, F_5 .

FIG. 3 shows several example schemes which illustrate how a user might designate numbers for his or her fingerprints. It is to be emphasized, however, that these are merely examples and that there are numerous other ways a user can number his or her fingerprints in accordance with the present invention. Furthermore, it is to be understood that the term "fingerprint" as used herein is intended to include thumb prints as well as fingerprints.

In example scheme A the user designates the total number N_T of fingerprints on file to be 5. The user designates only the fingers of the right hand as these 5 fingerprints and numbers them sequentially from the thumb to the pinky. In example scheme B the user also designates the total number N_T of fingerprints on file to be 5. The user designates only the fingers of the left hand as these 5 fingerprints and numbers them in a unique order. In example scheme C the user designates the total

number N_T of fingerprints on file to be 8. The user designates fingers of both the right and left hands as these 8 fingerprints and numbers them in a unique order. In example schemes D and E the user designates the total
5 number N_T of fingerprints on file to be 3 and 10, respectively, again designating fingers of both the right and left hands and numbering them in a unique order.

While a user will normally designate the total number N_T of fingerprints to be between 0 and 10, example
10 scheme F illustrates that it is possible to designate the total number N_T of fingerprints to be more than 10. Specifically, in example scheme F the user designates the total number N_T of fingerprints on file to be 14. The user designates fingers of both the right and left hands
15 as these 14 fingerprints, with 4 of the fingerprints being used twice. Thus, during authentication if the server 104 requests entry of fingerprints F_4 and F_{13} , the user should respond in both cases with the left hand ring finger, and if the server 104 requests entry of
20 fingerprints F_2 and F_6 , the user should respond in both cases with the right hand pinky finger. Such a scheme may further reduce the opportunity for fraud.

In step 218, the server 104 requests the number of fingerprints N_A that the user wants to have requested
25 for each authentication. The user responds to this request in step 220. The user can either designate that the number N_A be equal to a number from 0 to N_T , or the user can designate that the number N_A be a random number generated by the server 104.

30 In step 222 the server 104 requests whether normal username and password authentication is acceptable for client computers that do not have a fingerprint reader. The user responds in step 224 by entering either "yes" or "no". This option provides the user the ability
35 to authenticate themselves from computers that do not have a fingerprint reader.

Finally, the set-up process 200 concludes in

step 226 with the server 104 storing all of the collected data in the database 106 in a file for the user.

Once the set-up process 200 has been completed, the user is ready to perform an on-line transaction using his or her fingerprints for authentication. Referring to FIG. 4, there is illustrated an exemplary authentication process 300 in accordance with an embodiment of the present invention. Specifically, in step 302 the user reaches a point in an on-line transaction where authentication is required. In step 304 the server 104 retrieves the user's file from the database 106.

The server 104 detects whether or not the client computer has a fingerprint reader in steps 306 and 308. If the client computer does have a fingerprint reader, the server 104 performs the fingerprint authentication procedure 340. However, if the client computer does not have a fingerprint reader, then in step 310 the server 104 checks whether normal username and password authentication was enabled during the set-up process 200 (see step 222). If normal username and password authentication is enabled, then the server 104 performs a normal username and password authentication procedure 312. If, on the other hand, normal username and password authentication is not enabled, then the user can not be authenticated as indicated in step 314.

FIG. 5 illustrates an exemplary version of the fingerprint authentication procedure 340 in accordance with an embodiment of the present invention. The procedure begins in step 342. In step 344 the server 104 determines whether or not the user designated the number N_A as "random" during the set-up process 200 (see step 220). If the user did designate N_A as random, then the server 104 randomly selects a number from 1 to N_T and sets N_A equal to that number in step 346. A user can designate N_A as "random" if the user wants the server 104 to request a random number of fingerprints during authentication. If the user wants the server 104 to request a fixed

number of fingerprints during each authentication (e.g., 3 fingerprints), then the user designates that number for N_A in step 220 of the set-up process 200.

In step 348 the number N_A' is set equal to N_A .

5 In step 350 a pool of available random numbers is initially defined as being greater than or equal to 1 and less than or equal to the total number N_T . The term "[RANDOM]" as used herein indicates that the server 104 will generate a random integer from the pool of available
10 random numbers. This function is used by the server 104 to randomly select which fingerprint will be requested from the user. Fingerprints are randomly selected from the total number N_T of fingerprints on file for a particular user.

15 Beginning with step 352, the server 104 enters a loop wherein it requests the user to provide a number of fingerprints equal to N_A . The server 104 requests these fingerprints in a random order by using [RANDOM]. Specifically, in step 354 the server 104 requests the
20 user to provide fingerprint $F_{[RANDOM]}$. Again, [RANDOM] is a random number drawn from the pool of random numbers initially set in step 350. The user enters the requested fingerprint in step 356. The user enters the fingerprint that he or she designated as $F_{[RANDOM]}$ during the set-up
25 process 200. For example, if [RANDOM]=3, then the user enters the fingerprint that he or she designated as F_3 during set-up; if [RANDOM]=7, then the user enters the fingerprint that he or she designated as F_7 during set-up; etc. Preferably, only the user will know which specific
30 fingerprint corresponds to the number of the fingerprint requested by the server 104.

As an optional feature of the present invention, a time-out loop may be inserted between steps 354 and 356. Such a time-out loop would require that the
35 user enter the requested fingerprint within a predetermined amount of time. If the time-out loop expires before the user enters the requested fingerprint

in step 356, the user would not be authenticated. The time-out loop may further require that users who are once rejected by the time-out loop have only a certain number of opportunities to retry authentication or must wait a certain amount of time to retry authentication.

In step 358 the current random number [RANDOM] may be removed from the pool of available random numbers. This way the same two fingerprints will not be requested during one authentication process. It should be well understood, however, that step 358 is optional. This step is optional because it may be deemed desirable in many scenarios to retain the possibility of having the same fingerprints requested during one authentication.

The number N_A' is reduced by 1 in step 360. The loop continues until N_A' is equal to 0. This allows the user to enter all of the requested fingerprints, and the number of entered fingerprints will be equal to N_A .

At the end of the loop, the server 104 compares all of the entered fingerprints with the corresponding fingerprints on file for the user. The server 104 performs this comparison in steps 362 and 364. If all of the fingerprints match, the user is authenticated in step 366. If any of the fingerprints do not match, the user is not authenticated in step 368.

Referring to FIG. 6, there is illustrated an exemplary architecture for the server 104. The server 104 may include a processor 150, a random access memory (RAM) 152, a read only memory (ROM) 154, hard disk storage 156, other peripherals 158, and an interface 164, all interconnected by a main bus 160. Furthermore, a communication device 162 is preferably included that is configured to provide a connection to a computer network, such as the network 102. The communication device 162 may comprise a modem or other means for connecting to a network. The processor 150 may comprise a microprocessor or the like. The processor 150 and the appropriate memories are preferably configured to perform the methods

described herein. Such configuring is typically done by means of software. Furthermore, it should be understood that the various databases described herein for storing fingerprint data and user set-up data may be stored in the database 106, or the hard disk storage 156, or some other storage device.

The fingerprint authentication method of the present invention can be applied to digital information downloads, e-commerce, banking and financial transactions, memo authentication and many other areas. The invention may be used for identification purposes and to capture a fingerprint signature for the purpose of conducting secure financial or other business transactions over the Internet.

One example use of the present invention is with a Sony Corporation digital storage house. Specifically, member customers of this service have the ability to store and retrieve digital images from the digital storage house. By using fingerprints for authentication, customers of the digital image storage house can access their images from computers, kiosks and other non-PC devices that have a fingerprint reader. Furthermore, when a customer becomes a member of such an on-line service and product transaction house, the customer can choose to enable typical username and password authentication so that the customer has the ability to authenticate themselves from computers or keyboard equipped devices that do not have a fingerprint reader.

While the invention herein disclosed has been described by the specific embodiments and applications thereof, numerous modifications and variations could be made thereto by those skilled in the art without departing from the scope of the invention set forth in the claims.

CLAIMS

What is claimed is:

1. A method of on-line authentication, comprising the steps of:

receiving through a computer network a communication indicating that authentication is needed;
obtaining a first number that indicates how many fingerprints will be requested for authentication;
randomly selecting which fingerprints will be requested;

sending through the computer network one or more requests for entry of the randomly selected fingerprints;

receiving fingerprint data through the computer network in response to the one or more requests for entry of the randomly selected fingerprints; and

comparing the received fingerprint data to fingerprint data stored in a database.

2. A method in accordance with claim 1, wherein the step of obtaining a first number comprises the step of:

randomly selecting the first number.

3. A method in accordance with claim 1, wherein the step of obtaining a first number comprises the step of:

retrieving the first number from the database.

4. A method in accordance with claim 1, wherein the first number is equal to or less than a total number of fingerprints stored in the database for a particular user.

5. A method in accordance with claim 1, wherein the step of randomly selecting which fingerprints will be requested comprises the step of:

randomly selecting fingerprints from a total number of fingerprints stored in the database for a particular user.

6. A method in accordance with claim 1, further comprising the step of:

detecting through the computer network whether a client computer has a fingerprint reader.

7. A method in accordance with claim 1, further comprising the steps of:

receiving set-up data for a particular user through the computer network; and

storing the received set-up data in the database.

8. A method of setting up on-line authentication, comprising the steps of:

sending through the computer network a request for a total number that indicates how many fingerprints to hold for authentication;

receiving through the computer network the requested total number;

sending through the computer network one or more requests for entry of fingerprints;

receiving fingerprint data through the computer network in response to the one or more requests for entry of fingerprints;

assigning a number to each entered fingerprint that is consistent with a number intended by a user who entered the fingerprints; and

storing the received fingerprint data and assigned numbers in a database.

9. A method in accordance with claim 8, further comprising the step of:

sending through the computer network a request for a first number that indicates how many fingerprints will be requested for each authentication.

10. A method in accordance with claim 8, further comprising the step of:

receiving through the computer network a first number that indicates how many fingerprints are to be requested for each authentication, wherein the first number is greater than or equal to zero and less than or equal to the total number.

11. A method in accordance with claim 8, further comprising the step of:

receiving through the computer network an indication that a number is to be randomly selected to indicate how many fingerprints will be requested for each authentication.

12. A method in accordance with claim 8, further comprising the step of:

sending through the computer network a request for whether username and password authentication should be enabled for client computers not having a fingerprint reader.

13. A method in accordance with claim 8, further comprising the step of:

receiving through the computer network an indication that username and password authentication should be enabled for client computers not having a fingerprint reader.

14. A system for providing on-line authentication, comprising:

a database configured to store fingerprint data and user set-up data;

a communication device configured to provide a connection to a computer network; and

a processor and a memory configured to receive through the computer network a communication indicating that authentication is needed, obtain a first number that indicates how many fingerprints will be requested for authentication, randomly select which fingerprints will be requested, send through the computer network one or more requests for entry of the randomly selected fingerprints, receive fingerprint data through the computer network in response to the one or more requests for entry of the randomly selected fingerprints, and compare the received fingerprint data to fingerprint data stored in the database.

15. A system in accordance with claim 14, wherein the processor and the memory are further configured to obtain the first number by randomly selecting the first number.

16. A system in accordance with claim 14, wherein the processor and the memory are further configured to obtain the first number by retrieving the first number from the database.

17. A system in accordance with claim 14, wherein the first number is equal to or less than a total number of fingerprints stored in the database for a particular user.

18. A system in accordance with claim 14, wherein the processor and the memory are further configured to receive set-up data for a particular user through the computer network and store the set-up data in the database.

19. A system in accordance with claim 14, wherein the processor and the memory are further configured to send through the computer network a request for a total number that indicates how many fingerprints to hold for authentication.

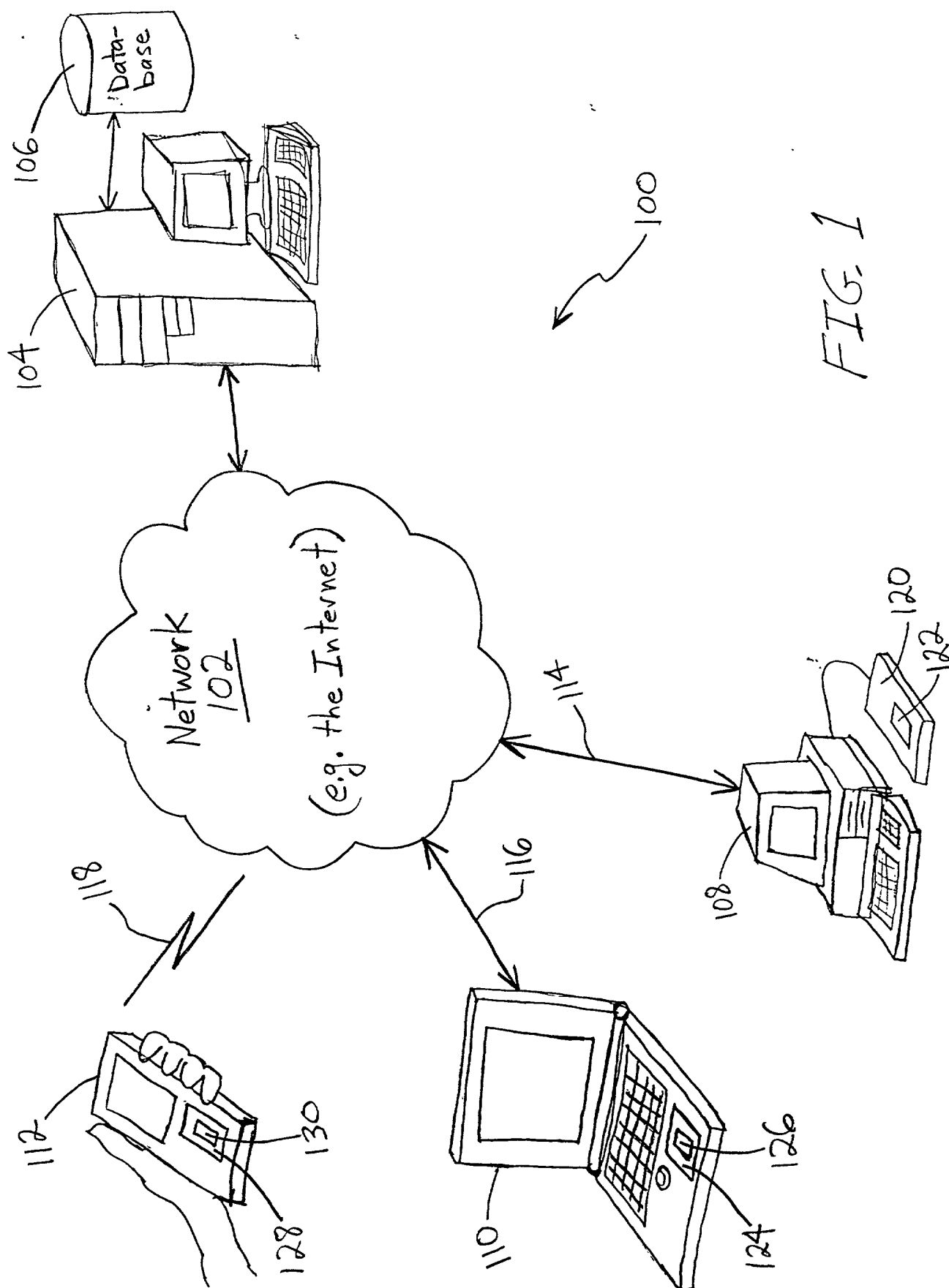
20. A system in accordance with claim 14, wherein the processor and the memory are further configured to receive fingerprint data through the computer network in response to one or more requests for entry of fingerprints.

21. A system in accordance with claim 20, wherein the processor and the memory are further configured to assign a number to each entered fingerprint that is consistent with a number intended by a user who entered the fingerprints, and store the received fingerprint data and assigned numbers in the database.

ABSTRACT OF THE DISCLOSURE

A method of on-line authentication includes having a user present one or more fingerprints for authentication during an on-line transaction, such as an Internet transaction. The user provides the fingerprints by placing the appropriate finger on the print pad of the fingerprint reader associated with the client computer that the user is using. The method includes receiving through the computer network a communication indicating that authentication is needed, obtaining a first number that indicates how many fingerprints will be requested for authentication, randomly selecting which fingerprints will be requested, sending through the computer network one or more requests for entry of the randomly selected fingerprints, receiving fingerprint data through the computer network in response to the one or more requests for entry of the randomly selected fingerprints, and comparing the received fingerprint data to fingerprint data stored in a database.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)	(97)	(98)	(99)	(100)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	



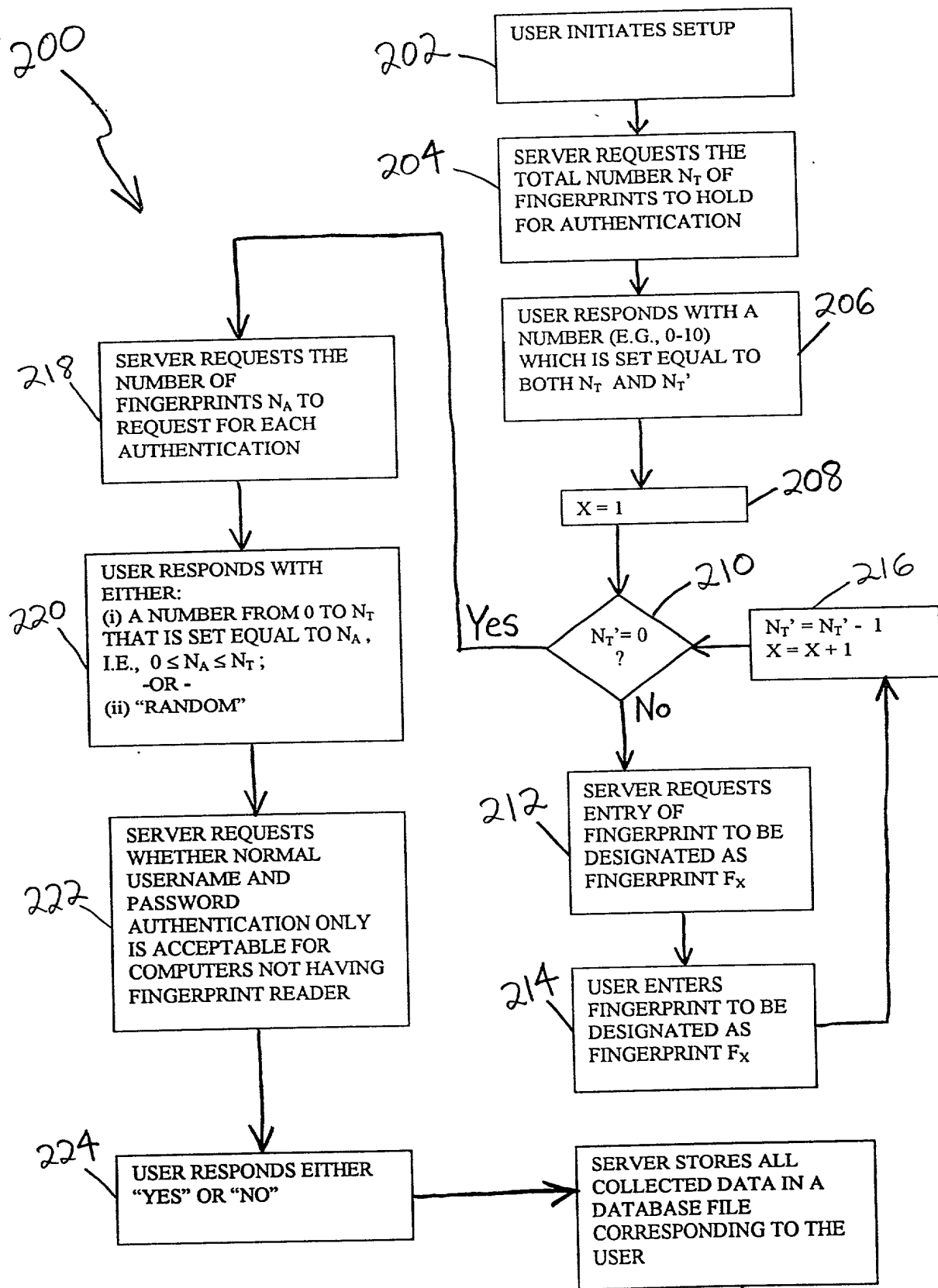


FIG. 2

EXAMPLE SCHEMES	N _T	LEFT HAND FINGERS					RIGHT HAND FINGERS				
		PINKY	RING	MIDDLE	INDEX	THUMB	THUMB	INDEX	MIDDLE	RING	PINKY
A	5							F ₂	F ₃	F ₄	F ₅
B	5	F ₂	F ₄	F ₅	F ₁	F ₃					
C	8	F ₇		F ₈	F ₂	F ₁	F ₅	F ₄		F ₆	F ₃
D	3			F ₃		F ₁				F ₂	
E	10	F ₄	F ₉	F ₅	F ₁₀	F ₁	F ₇	F ₂	F ₆	F ₃	F ₈
F	14	F ₁₂	F ₄ , F ₁₃	F ₈	F ₉ , F ₅	F ₃	F ₁₀	F ₇ , F ₁₄	F ₁	F ₁₁	F ₂ , F ₆

FIG. 3

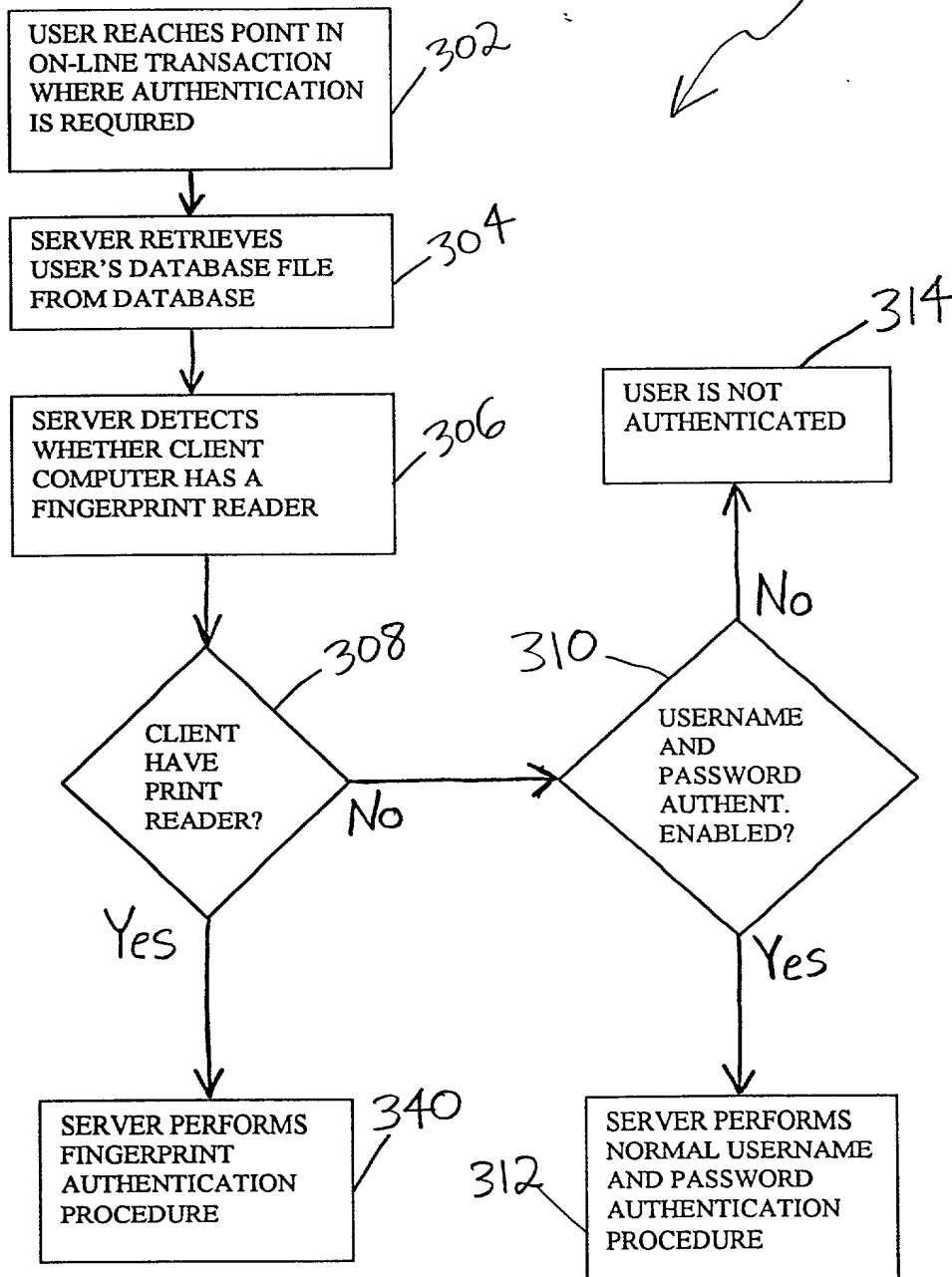


FIG. 4

340

342

START

344

DID USER
DESIGNATE
 N_A AS
"RANDOM"?

Yes

No

SERVER RANDOMLY
SELECTS A NUMBER FROM
1 TO N_T AND SETS N_A
EQUAL TO THE NUMBER

$N_A' = N_A$

348

[RANDOM] IS A RANDOM
INTEGER CHOSEN FROM POOL
OF AVAILABLE RANDOM NOS.
INITIALLY DEFINED AS:
 $1 \leq [\text{RANDOM}] \leq N_T$

350

352

$N_A' = 0$?

Yes

No

$N_A' = N_A' - 1$

SERVER COMPARES THE
ENTERED FINGERPRINTS
WITH THE
CORRESPONDING
FINGERPRINTS ON FILE

362

ALL
PRINTS
MATCH
?

No

Yes

SERVER REQUESTS
USER TO PROVIDE
FINGERPRINT $F_{[\text{RANDOM}]}$

358

[RANDOM] IS
REMOVED FROM THE
POOL OF AVAILABLE
RANDOM NOS.

USER ENTERS THE
REQUESTED
FINGERPRINT $F_{[\text{RANDOM}]}$

356

USER IS
AUTHENTICATED

USER IS NOT
AUTHENTICATED

FIG. 5

006750-049/560

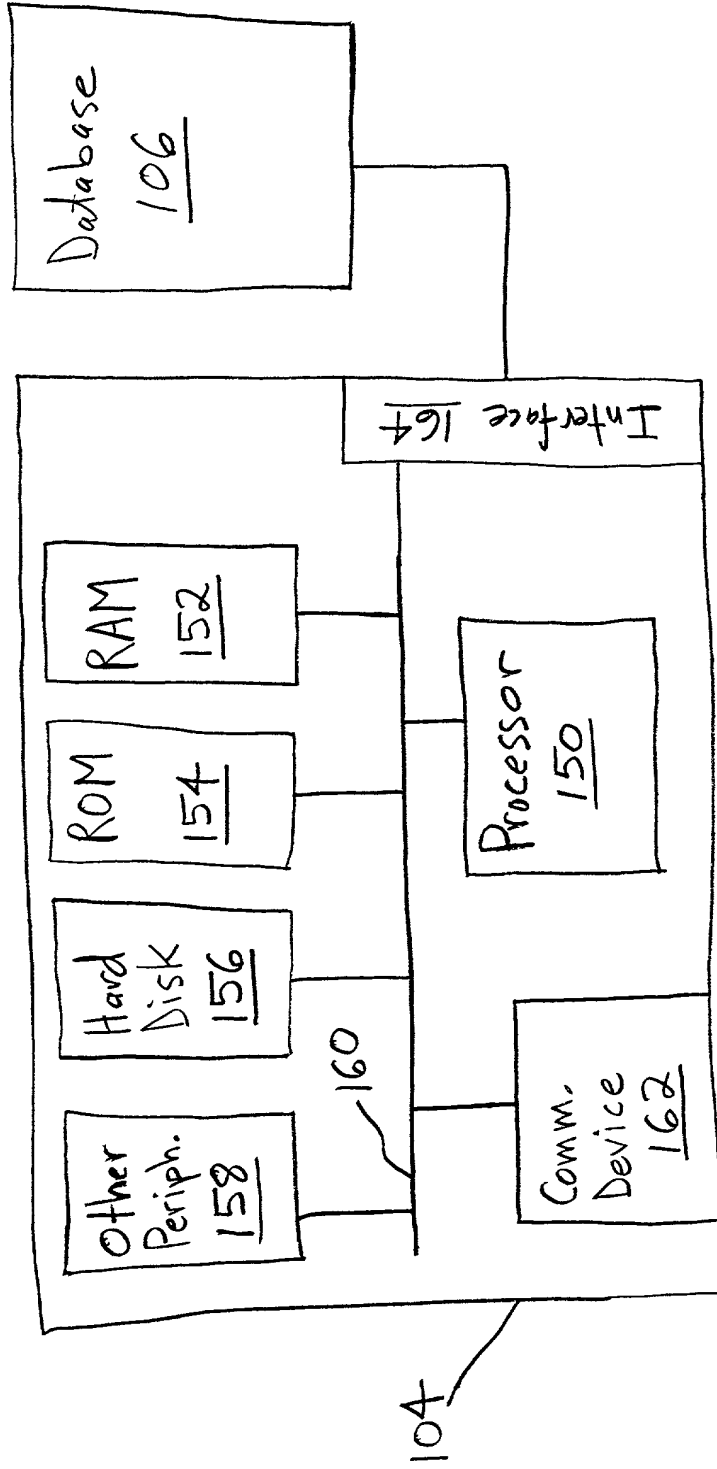


FIG. 6

**DECLARATION
FOR UTILITY OR DESIGN
PATENT APPLICATION**

) Attorney Docket No.: 66181
)
) First Named Inventor:
) Marc David Abrahams
)
) Serial Number:
)
) Filing Date:
)
) Group Art Unit:
)
) Examiner Name:

☒ Declaration ☐ Declaration
Submitted Submitted
With After
Initial Initial
Filing Filing

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD AND APPARATUS FOR FINGERPRINT AUTHENTICATION
DURING ON-LINE TRANSACTIONS**

(Title of Invention)

the specification of which:

(X) is attached hereto, or

() was filed by an authorized person on my behalf on _____ (Date)
as United States Application Number _____
or PCT International Application Number _____,
and was amended on _____ (if applicable).
(Date)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT international application which designated at least one country other than the United States of

America, listed below, and I have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application, on this invention filed by me or my legal representatives or assigns and having a filing date before that of the application on which priority is claimed:

Prior Foreign Application Number(s)	Country	Foreign Filing Date	Priority Not Claimed	Certified Copy Attached	
				Yes	No
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority data sheet attached hereto.

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below:

<u>Provisional Application Number(s)</u>	<u>Provisional Application Filing Date</u>
--	--

☐ Additional provisional application numbers are listed on a supplemental priority data sheet attached hereto.

I hereby claim the benefit under Title 35, United States Code, §120, of any prior United States application(s), or under §365(c) of any PCT international application(s) designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose all information known by me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56, which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

Prior U.S. Application Number	Prior PCT International Application Number	Filing Date of U.S. or PCT International Application		Patent Number (if applicable)

☐ Additional U.S. or PCT international application numbers are listed on a supplemental priority data sheet attached hereto.

As a named inventor, I hereby appoint the practitioners associated with Customer Number 22242, with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and request that all correspondence and telephone calls in respect to this application be directed to FITCH, EVEN, TABIN & FLANNERY, Suite 1600, 120 South LaSalle Street, Chicago, Illinois 60603-3406, Telephone No. (312) 577-7000, Facsimile No. (312) 577-7007, CUSTOMER NUMBER 22242.



I hereby declare that all statements made herein of my own knowledge are true, and that all statements made herein on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity or enforceability of the application or any patent issued thereon.

Full name of sole or one
joint inventor:

Marc David Abrahams
(Given names first, with Family name last)

Inventor's signature:

Marc David Abrahams

Date:

May 5, 2000

Residence:

San Diego, California
(City and State for U.S. Residents;
City and Country for others)

Post Office Address:

17388 Grandee Place
San Diego, California 92128

Citizenship:

US